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To: Examiner Chongshan Chen From: Dan C. Hu

Company: USPTO Date: June 2, 2004
Group Art Unit 2172

Fax: (703) 872-9306 Pages: 15 (including coversheet)

Your Re: SN 09/784,392 Our Re: 9417 (NCR.0026US)

Urgent For Review Please Comment Please Reply Confirm Receipt

Attorney Docket No.: 9417 (NCR.0026US) DCH/dlt
Date: June 2, 2004

Applicant(s): DONALD R. PETERSON ET AL.
Serial No.: 09/784,392
Filing Date: February 15, 2001
Title: OPTIMIZED END TRANSACTION PROCESSING

1. Reply to Office Action Mailed April 5, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JUN 02 2004

Applicant: Donald R. Peterson et al.

§ Group Art Unit: 2172

Serial No.: 09/784,392

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Filed: February 15, 2001

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Examiner: Chongshan Chen

For: OPTIMIZED END
TRANSACTION PROCESSING§
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Atty. Dkt. No.: 9417 (NCR.0026US)

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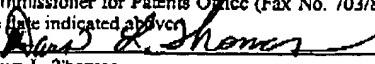
REPLY TO OFFICE ACTION MAILED APRIL 5, 2004

Dear Sir:

In response to the Office Action of April 5, 2004, please amend the above-identified application as follows:

The Claims are reflected in the listing of claims, which begins on page 2 of this paper. The claims have not been amended by this paper.

Remarks/Arguments begin on page 10 of this paper.

Date of Deposit:	June 2, 2004
I certify that this document and authorization to charge deposit account is being facsimile transmitted to the Commissioner for Patents Office (Fax No. 703/872-9306) on the date indicated above.	
	
Dawn L. Thomas	